



MintEdu

**Connecting students and investors through
transparent, decentralized education funding.**

Problem

1

Institutional Barriers

Traditional banks require extensive documentation, credit history, and collateral that most students don't have

2

Crushing Financial Burden

Students graduate with debt that takes 10-20 years to repay

3

Zero Transparency

Opaque lending criteria with arbitrary rejection reasons

These leave millions unable to pursue higher education and limit the continent's human capital development.

Solution

MintEdu: A decentralized education financing platform built on Hedera blockchain that makes student loans accessible, transparent, and fair.



Fast & Simple

Apply in minutes, get funded in hours. No banks, no paperwork.



Transparent

Every transaction on-chain. Full visibility for all parties.



Fast & Simple

Competitive rates for students, attractive yields for investors.

dApp



Explore Blog About Contact

Dashboard

Powered by Hedera Network

Fund Education

Decentralized student loans backed by HTS tokens. Transparent, secure, and instant.

Apply for Loan →

Start Investing

\$10K+

TOTAL FUNDED

50+

STUDENTS

5%

AVG. RETURNS



How it works ?

Student Applies

Student submits loan request. HTS token automatically created representing loan ownership.

Create New Loan Request
Fill in the details to apply for funding

Loan Amount (USD)
\$ 1200

Duration (Months)
24

University
Harvard University

Interest Rate (%)
5%

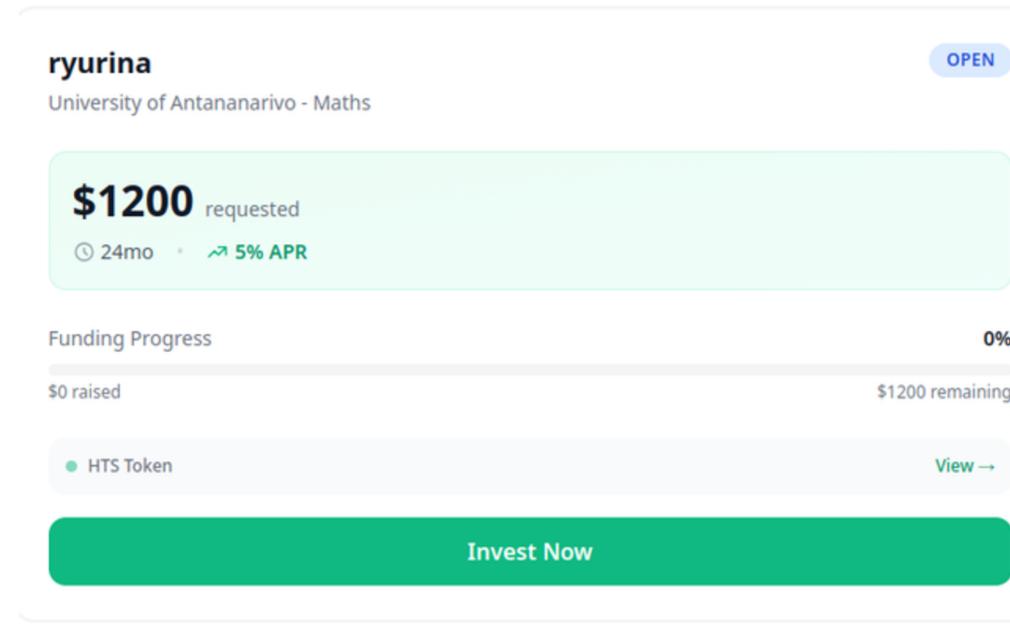
Submit Application

How it works ?

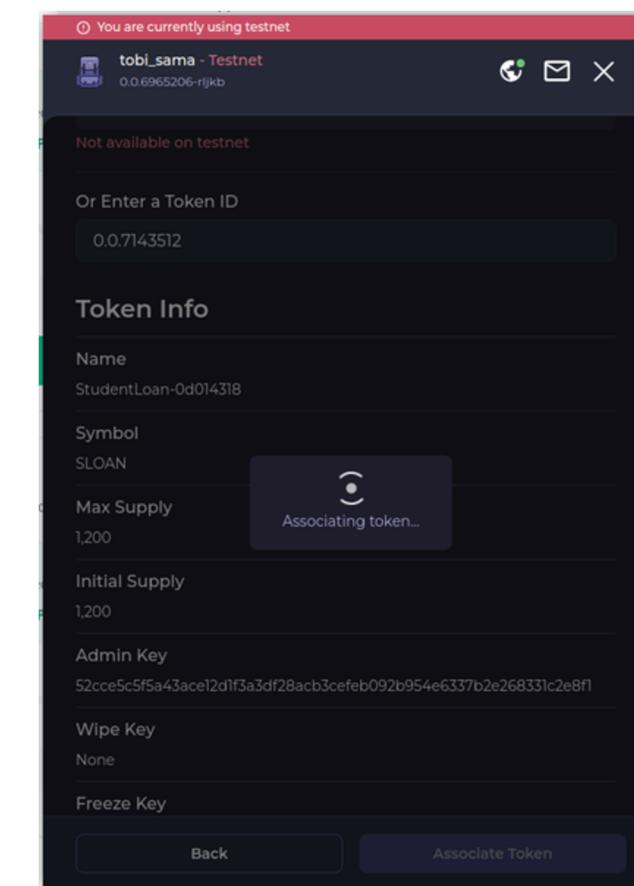
Investors Fund

Investors contribute HBAR and receive proportional loan tokens based on investment.

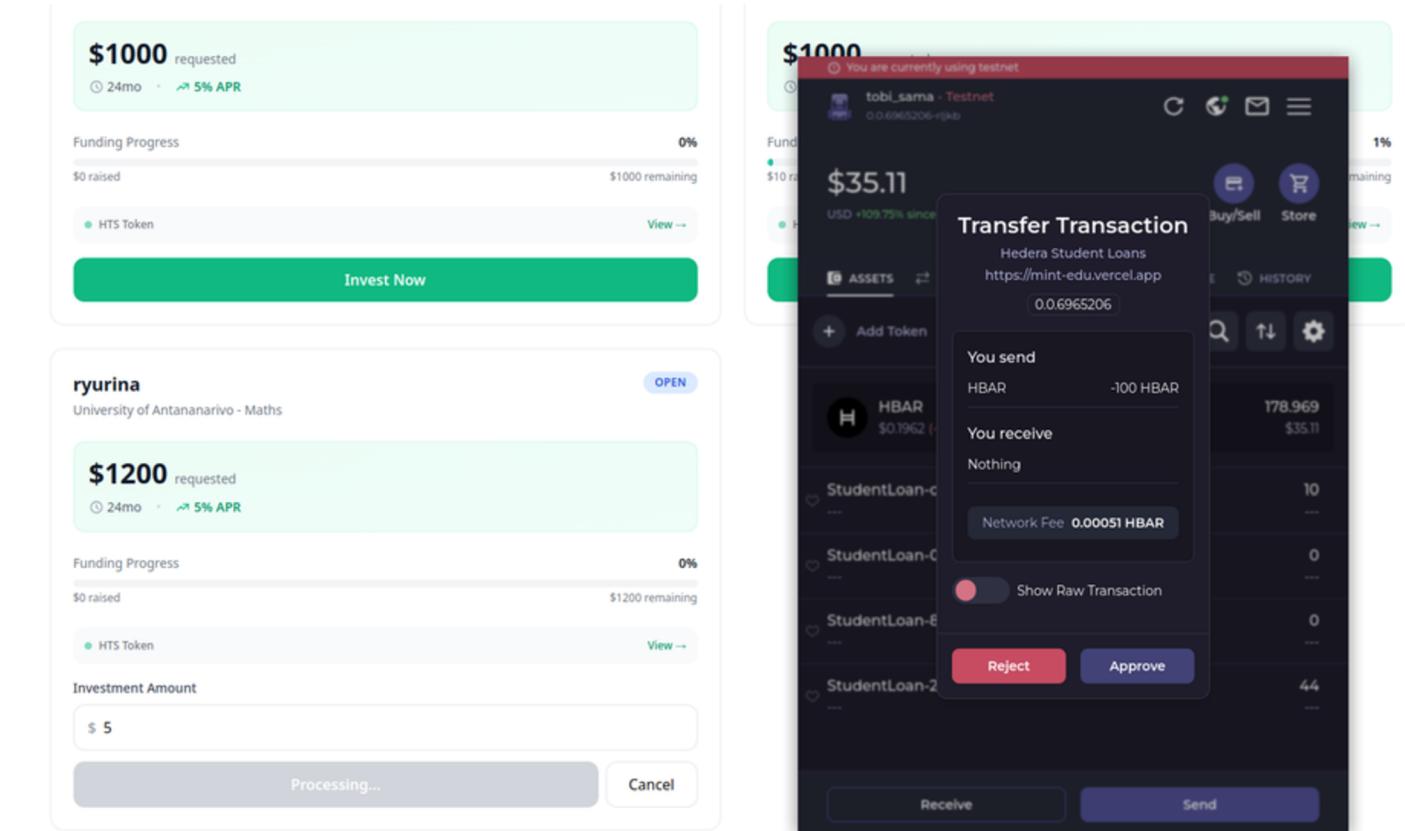
1. Select loan



2. Associate loan Token



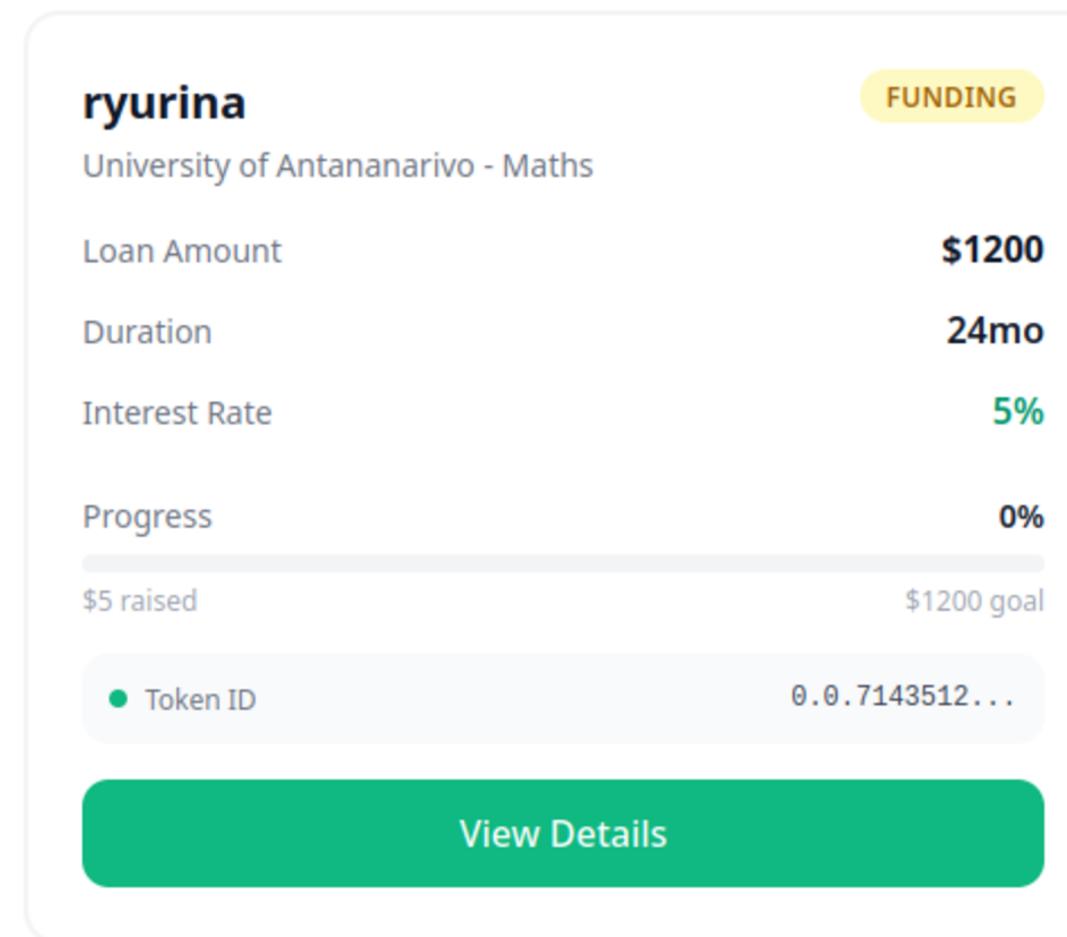
3. Invest & Pay



How it works ?

Everyone Wins

Student gets education funded. Investors earn returns.
University receives payment directly.



Why Hedera ?

-  **10,000 TPS - Lightning-fast transactions**
-  **aBFT Security - Bank-grade protection**
-  **Carbon Negative - Environmentally friendly**
-  **Low Fees - \$0.0001 per transaction**

Tech Stack

- HTS Tokens - Loan ownership
- HashConnect - Wallet integration
- Supabase - Database & auth
- Vue.js - Modern frontend
- Edge Functions - Serverless logic

Market Opportunity

\$180B

African Education
Market

400M+

Youth Population
(15-35)

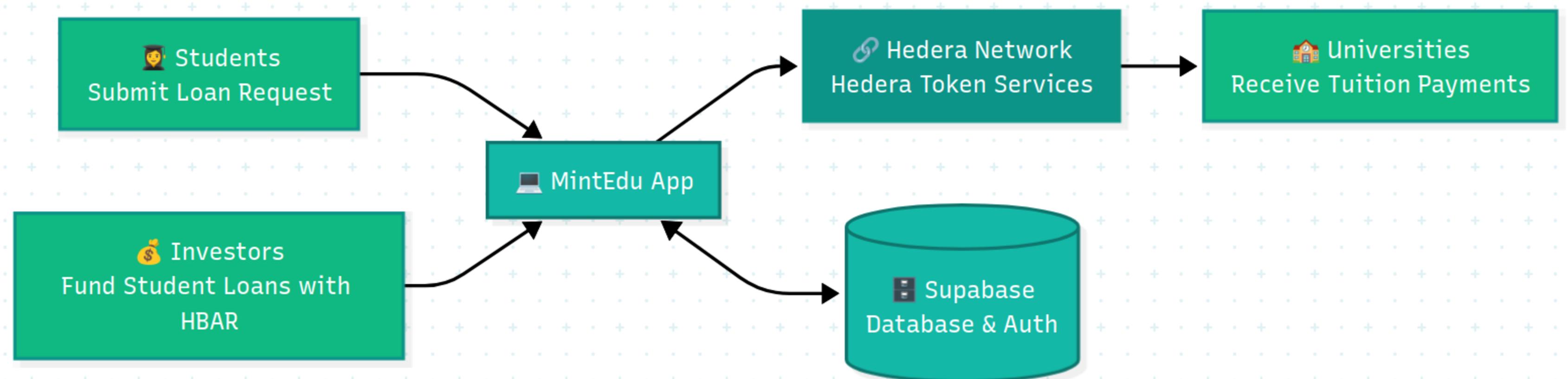
20%

Annual Market
Growth

Target Markets

- University students across Africa
- Underbanked populations
- Pan-African mobility seekers

Product / Architecture



Revenue Model

Platform Fee



Charged on each successful loan funding. Covers operational costs and platform maintenance.

Transaction Fee



Small fee on repayments to cover processing and distribution to investors.

Traction & Milestones



Proof Of Concept

Working prototype: token creation and HBAR transactions.



Minimum Viable Product

Functional MVP: Full-stack Web Application.

Team

Rina RANARISON

Founder & Technical Lead



- **Domain Expertise**

1. Applied Mathematics (M.Sc, Numerical Computation)
2. Startup Co-founder, Akademika.mg (EdTech)
3. Certified Hashgraph Developer (Hedera)
4. Fullstack Web Development

- **Previous Success**

1. 1st Place: BSides Madagascar CTF 2024 (Cybersecurity)
2. POESAM Finalist (Orange Prize Africa - Madagascar)
3. Miary Digitale – Grant Recipient (raised \$15,000 with startup Akademika.mg)

- **Why Uniquely Qualified for African Market**

1. **Proven EdTech Track Record:** Co-founded Akademika.mg, understanding student needs and pain points intimately
2. **Pan-African Reach:** Multilingual capabilities (French, English, Malagasy) to serve Francophone and Anglophone Africa
3. **Mission-Driven:** Not just building a product—solving a personal problem to unlock education access across the continent

ROADMAP



MVP Launch

**Launch mainnet version,
onboard first 100 students,
establish university
partnerships**

Scale

**Implement KYC, add
repayment automation,
500+ users**

Expand Features

**Credit scoring system,
secondary market, mobile
app, international
expansion**



MintEdu

**Join the Future of Education Financing
Help us make education accessible to
everyone, everywhere.**

Created by Rina RANARISON

github: [@ryurina](https://github.com/ryurina)

DEMO MVP: <https://mint-edu.vercel.app/>